

## BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:

Docket No. 18-3742-19

COREPOINTE INSURANCE COMPANY

ORDER AUTHORIZING BLOCK NONRENEWAL

Certificate of Authority No. 688 NAIC ID No. 10499

On or about November 18, 2019, COREPOINTE INSURANCE COMPANY ("COREPOINTE"), provided written notification to the Idaho Department of Insurance ("Department") of COREPOINTE's intent to discontinue offering and to block nonrenew its Used Automobile Dealer commercial insurance policies delivered or issued for delivery in Idaho. COREPOINTE represented that the contemplated block nonrenewal will affect approximately six (6) policies covering Idaho insureds, and that the affected policies will be nonrenewed at each policy's natural expiration date occurring on or after March 17, 2020, which is 120 days from the Director's receipt of COREPOINTE's notice.

The Director, having reviewed the foregoing and the requirements of Idaho Code § 41-1841(1), and acting pursuant to the authority set forth in Idaho Code § 41-210(2),

THE DIRECTOR HEREBY FINDS that the proposed effective date of the contemplated block nonrenewal complies with the one hundred twenty (120) day notice requirement to the Director, as set forth in Idaho Code § 41-1841(1).

NOW THEREFORE, IT IS HEREBY ORDERED that COREPOINTE is authorized, pursuant to Idaho Code § 41-1841, to effectuate a block nonrenewal of its Used Automobile Dealer commercial insurance policies delivered or issued for delivery in Idaho, which, based on COREPOINTE's representation, will affect approximately six (6) policies covering Idaho insureds. COREPOINTE shall begin nonrenewing affected policies at each policy's natural expiration date occurring on or after March 17, 2020. COREPOINTE shall provide advance notice to policyholders affected by the nonrenewals authorized by this order in accordance with Idaho law and with the notice provisions included in the company's applicable insurance policies.

This Order is a final order of the Director and is effective immediately.

DATED this \_\_\_\_\_ day of December, 2019.

STATE OF IDAHO DEPARTMENT OF INSURANCE

DEAN L. CAMERON

Director

## **NOTIFICATION OF RIGHTS**

This is a final order of the agency. Any party may file a motion for reconsideration of this final order within fourteen (14) days of the service date of this order. The agency will dispose of the motion for reconsideration within twenty-one (21) days of its receipt, or the motion will be considered denied by operation of law. See Idaho Code § 67-5246(4).

Any such motion for reconsideration shall be served on the Director of the Idaho Department of Insurance, addressed as follows:

Dean L. Cameron, Director Idaho Department of Insurance 700 W. State Street, 3<sup>rd</sup> Floor P.O. Box 83720 Boise, ID 83720-0043

Pursuant to Idaho Code §§ 67-5270 and 67-5272, any party aggrieved by this final order or orders previously issued in this case may file a petition for judicial review in the district court of the county in which:

- i. A hearing was held;
- ii. The final agency action was taken;
- iii. The party seeking review of the order resides, or operates its principal place of business in Idaho; or
- iv. The real property or personal property that was the subject of the agency action is located.

A petition for judicial review must be filed within twenty-eight (28) days of: (a) the service date of this final order, (b) the service of an order denying motion for reconsideration, or (c) the failure within twenty-one (21) days to grant or deny a motion for reconsideration, whichever is later. See Idaho Code § 67-5273. The filing of a petition for judicial review does not itself stay the effectiveness or enforcement of the order under appeal. Idaho Code § 67-5274.

## **CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on this many day of December, 2019, I caused a true and correct copy of the foregoing ORDER AUTHORIZING BLOCK NONRENEWAL to be served upon the following by the designated means:		
	CorePointe Insurance Company Barry W. Moses, VP, Senior Regulatory Counsel 800 Superior Avenue E., 21 <sup>st</sup> Floor Cleveland, OH 44114	first class mail certified mail hand delivery via facsimile via email
	CorePointe Insurance Company P.O. Box 812319 Boca Raton, FL 33481-2319	first class mail certified mail hand delivery via facsimile via email
	Edith L. Pacillo Lead Deputy Attorney General Idaho Department of Insurance 700 W. State Street, 3 <sup>rd</sup> Floor P.O. Box 83720 Boise, ID 83720-0043	☐ first class mail ☐ certified mail ☐ hand delivery ☐ via facsimile ☐ via email

Pamela Murray